



MASIKAP

3rd Quarter 2022

GAWAD DANGGAL NG LIPI AWARDEE 2022





SAN JOSE KOOP

SAN JOSE DEL MONTE SAVINGS AND COOPERATIVE

MASIKAP

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SAN JOSE KOOP SAFETY MEASURE

PLEASE FOLLOW THE SAFETY PROTOCOL:



NO FACE MASK,
NO ENTRY



CHECK YOUR TEMPERATURE
BEFORE ENTRY



OBSERVE SOCIAL
DISTANCING



WASH AND SANITIZE
YOUR HANDS REGULARLY



STAY AT HOME
IF YOU'RE ILL.

2022 DANGAL NG LIPI AWARD SA PROBINSYA NG BULACAN

"Ang Gawad Dangal ng Lipi ng lalawigan ng Bulacan ay iginawad sa inyong abang-lingkod sa larangan ng Paglilingkod Pampamayanan. Ito ay dahil sa sipag at determinasyong makapagbigay ng kaalaman sa kapwa. Ang pagiging likas na matulungin ay magiging ehemplo ng isang Bulakenyong may puso at handang tumulong sa mga nangangailangan. Taglay ang mga kaalamang natamo at masidhing adhikaing makatulong sa komunidad ang itinatag niya, ang San Jose del Monte Savings and Credit Cooperative (SJDMSCC) na siyang naging sandigan ng maraming kasapi nito at ng kani-kanilang pamilya sa loob ng mahabang panahon."

Ito ang mga katagang nakatala sa plake na iginawad sa akin. Ito ay tinatanggap ko hindi lamang sa aking sarili kung hindi sa ngalan ng bumubuo ng 53,000 kasapi ng ating kooperatiba, ang San Jose Koop. Higit ang aking pasasalamat sa lahat ng ating kasapi lalong lalo na sa 43 na katao na nagsimula at nag-invest ng P37,500.00 bilang unang kasapi na nagtaguyod mula 1987 hanggang sa ito ay umunlad at umabot ang kaniyang ari-arian ng P 3.3 Bilyon pagkaraan ng 35 taon.



Ang aming inspirasyon sa paglilingkod ay ang inyong tiwala at suporta sa loob ng 35 na taon. Tayo ngayon ay napabilang na sa 87 Bilyonaryong Kooperatiba sa Pilipinas. Ang total na kooperatiba sa Pilipinas ay 16,000 na kaya mapalad ang lungsod ng San Jose del Monte na isa sa mayroong malaking kooperatiba.

Kami na nasa inyong pamunuan ay laging nag-iisip ng paraan kung paano pa mapapa-unlad ang ating kooperatiba at kung papano natin maitataas ang antas ng pamumuhay ng ating mga kasapi. Ito ang sinumpaang layunin ng mga namamahala sa ating kooperatiba, at sa ating pagtutulungan at bayanihan, mas malayo pa ang mararating ng ating samahan.

Kaya dito'y hinihiling namin ang inyong pagtangkilik sa mga serbisyo ng ating kooperatiba. Magdeposito, mangutang, sumali sa mga seminar ukol sa negosyo at pangkabuhayan na madalas idaos ng ating kooperatiba.

Sa puntong ito, lahat ng kasapi ay inaanyayahan sa ating pangkalahatang pagpupulong sa buwan ng Oktubre 2022. Nais naming pag-usapan kung papano pa natin mapapaunlad ng husto ating kooperatiba na naayon sa ating pangarap na isang "World Class Cooperative Committed to Serve".

UNITED NATIONS DEVELOPMENT GOALS

In all activities of our Cooperative, we are guided by the 17 Development Goals enunciated by the United Nations. You will observe that in all reported activities such as feeding program, care for the elderly, health and wellness, sanitation, climate change etc., all are geared towards the realization of the development goals. This will serve as our challenge to be a relevant group that helps the community and its people.

We are all aware that one of the principles in cooperativism is the "Concern for the Community". Many have experienced or have taken part in our activities that we rendered in our areas of operation. If there are other activities that our members want to undertake and it is in accord with the UN Developmentals Goals, we will appreciate your suggestions, addition and improvements that you believe is necessary to be introduced to our community or country to make it more livable and prosperous with happy and content people living therein.

A Call for Recovery

By Rudolf Z. Gado

In 2019 the Corona Virus Disease 2019 (COVID – 19) was first manifested in Wuhan China and this virus is an infectious disease caused by the SARS-CoV-2 Virus. After a month year 2020 the virus spread all over the world and even our beloved country the Philippines was severely affected because of this virus. Our government declared a State of Public Health Emergency and the only way to avoid this virus is to stay at home, observe physical distancing, wear face mask / face shield and be vaccinated.

Most people who became infected by this virus experienced a mild to moderate respiratory illness and recover without requiring special treatment. Some has become seriously ill and require medical attention. Older people and those with underlying medical conditions such as cardiovascular disease, diabetes, chronic respiratory disease, or cancer are vulnerable and more likely to develop serious illnesses. Nonetheless, anyone can be infected with COVID-19 and become seriously ill or die regardless of age.

People with family member who died due to COVID-19 suffered the most, because during the time of grief only the ashes of their love ones were remained. It is indeed a tremendous tragedy to all people who lost their love ones during this pandemic.

But in a positive way, some people have realized that life is too short and we must devote and spend our time with our family and love ones. Some people take this pandemic as a new door of opportunities, the online businesses have prospered, the demand for delivery riders have increased, worked from home has been adopted by different companies and favourable to all parents who have kids to take care of.

This coming year of 2023 we have to be ready at all cost, this year is a time for recovery and have focus on the following:

First, we must secure our business or think of other businesses that might contribute to our daily needs. In San Jose Koop we are here to assist the needs of your small business. The Business Development Service (BDS) Unit of San Jose Koop is now ready to serve you. We provide trainings, business coaching & mentoring and other technical needs on how to make your business more competitive and profitable. Just visit the Member Services and Business Development Office (MSBDO) at San Jose Koop Main Building for inquiries.

Second, we must protect our family during the time of our loss, take good care of our health and secure our property. With this kind of preparation the insurance products of San Jose Koop might be the right answer to your insurance needs. San Jose Koop offers different types of insurance that will help to protect you, your family and your property. For inquiries you may visit the Member Services and Business Development Office (MSBDO) Insurance Unit.

Third, be a member and apply for a loan at San Jose Koop. Make sure that your credit record will remain updated and paid on time, maintaining your good credit record can help you to have a financial credibility in the future. There's nothing wrong in patronizing a loan product to any financial institution as long as you are paying your loan regularly because loan is an obligation and not a privilege. Your credit record will be your gauge in approving your future loan applications. Therefore, a spotless credit record will pull you through in any loan application in the future and the accessibility of approving your loan application will be much easier unlike to those who are not paying their loans.

Fourth, creating a wealth savings product like emergency fund is a must. During pandemic people have realized that savings really matter. In times of emergency if you have own savings, you'll have less risk. Because emergency savings fund is important, you may avoid taking on debt, using your hard-earned savings, or taking a loan from banks or to any financial institution. Being able to manage costly emergencies is less stressful when you have cash set aside for that purpose. If an emergency takes place, you won't have to be stressed about how it will affect your finances as many people do. The importance of having your personal finances under control is that, it will be much easier and recovery will be much faster. Visit San Jose Koop and start to open any savings account.

If we aim for a faster recovery we have to commit ourselves and work on it. Our San Jose Koop is destined to help you. But these challenges and obstacles are just around the corner. Your hardship and perseverance will compensate you in the future. All we have to do is to unite as one, work harder, pray and trust with the Lord with all your heart. Always remember that you are not alone and San Jose Koop is always here for you because we always believe that "TOGETHER WE ARE STRONGER".

32nd General Assembly Sequential

By Nancy P. Magno

Finally, after two years of pandemic, community quarantines, lockdowns and restrictions, San Jose Koop with its 18,308 METVs (members Entitled To Vote) conducted its Annual General Assembly and Election sequentially on July 3, 2022 and July 10, 2022 @ San Jose del Monte Sports Complex, Brgy. Minuyan, City of San Jose del Monte, Bulacan, which started with a 7:00am Thanksgiving mass at St. Joseph Parish church. Following safety protocols, members troop to the venue for the much anticipated 31st General assembly and Election of San Jose Koop.

Voting precincts opened promptly with lines of members who were at the venue at an earlier time particularly the senior citizens who were very early at the venue. Diligent and hardworking employees of San Jose Koop together with the Election committee welcomed and assisted METVs directing them to their precincts, where BETs are waiting to assist them. Considering the situation, activity, and the venue as new to everyone, there were glitches that needs to be addressed and were successfully minimized during the second day. Thanks to the support and patience of our members who waited for their turns even in the midst of heavy rains especially during the second day, where records show the following data:

Attendees, voters and registrants	July 3, 2022	6,665
Attendees, voters and registrants	July 10, 2022	7,405

2ND QUARTER ACTIVITIES

These data on attendance have contributed to the Final Results of the Election as follows electing into office, seven (7) Board Members, three (3) Audit Committee Members and two (2) Election Committee members:

Board Members:

1. Aurora E. Castillo
2. Romeo A. De Jesus
3. Elpidio D. Abela
4. Lydia M. Mangubat
5. John Paul G. Villar
6. Jovita V. Mateo
7. Virgilio Jr. v. Bernardo

Audit Committee

1. Corazon C. Antonio
2. Merly J. Jacoba
3. Rosemarie D. Saysay

Election Committee

1. Manuel G. Bautista
2. Teodolfo A. Cabuhat

A glimpse of the year that was, were presented by the reports of each Committee. Chairman Romeo A. De Jesus presided the Assembly for both days. Members were given the chance to ask questions and give suggestions during the Open forum of the General Assembly.

We might have different stories of the Sequential Election and General Assembly, both good and not so good stories, but if we live up to our tag line "Together we are Stronger" there is nothing that can stop us in moving forward answering the call of the times using available platforms catering to the needs of our growing number of members and keeping our San Jose Koop stronger by God's grace.



ANNOUNCEMENT

2ND QUARTER ACTIVITIES

Basic Digitalization Seminar

By: Lorie Anrol M. Lozano



As we know, Technology can enhance and enrich lives by facilitating convenience, interpersonal relationships and hassle free transactions. While we, millennials and Gen Zs, are enjoying and using our smartphones to its full potential, to our grandparents and other senior citizens, it is the opposite. Older adults find their smartphones very tricky to handle, which led most of them to be digitally illiterate. And in order to address the gaps and challenges that prevent older adults from benefiting from digital transformations, San Jose Koop has decided to conduct a Basic Digitalization Seminar, as part of celebrating the Senior Citizens Month last August.

In this Seminar, we tackled about the different social media and messaging app, which they can use to communicate with friends and loved ones. Knowing that social media is use to stay connected with the ones you love. It would be nice if the attendees can also benefit from this apps to stay closer to their children and grandchildren. Aside from social media and messaging app, we've also introduced to the attendees the advantage of having an E-Wallet. We help them create their own Gcash and Kaya Accounts, which they can use to easily pay their bills , transfer funds and deposit money to their San Jose Koop accounts without leaving the comfort of their home. In addition, we also discussed the different online transactions that our cooperative is now offering, such as Online Membership Application, Online Loan application, Online Loan payment and Online Information Update. These Online transactions can be used to avoid waiting long lines and minimized the risk of being exposed to any transmittable diseases. And since we know that scams are very common nowadays. We also talk about the different types of scams they might encounter and what they can do to avoid being scammed.

As one of the speakers of the said seminar, it's been fun teaching and encouraging the senior citizens to use these applications. You can see how eager they are to learn how technology works and how grateful they are that San Jose Koop gave an opportunity to transform their fears to knowledge and an opportunity to embrace change. This Seminar serves as reminder to all of us that it's never too late to learn and try something new.



3rd Quarter Rice & Groceries Distribution for Orphanage & Home for Elderly

**Bahay Pag-Asa, CSJDM
(August 4, 2022)**



**Home for Elderly
Dela Costa III, CSJDM
(August 4, 2022)**



**Fr. Simpliciano Inc., CSJDM
(August 4, 2022)**



**Bahay Sibol, CSJDM
(September 27, 2022)**



**Lingap Bata Center,
Patag Sta. Maria
(September 27, 2022)**

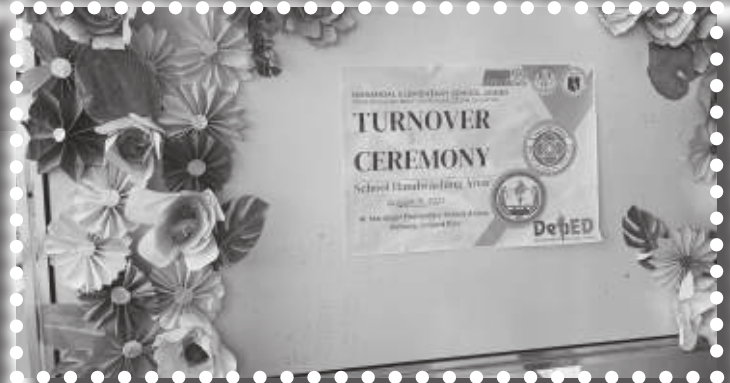


**Bahay Kalinga,
Patag Sta. Maria
(September 27, 2022)**



Donation of Hand Washing Facilities

Marangal Elementary School - Annex Bldg
August 31, 2022



San Manuel National Highschool September 8, 2022



2022

GAWAD DANGAL NG LIPI

By: CEO Caroline D. Dave

“Gawad Dangal ng Lipi” is the highest honor granted by the Provincial Government of Bulacan to those with Bulacan roots who have been exceptional in the field they live in. Our beloved Chairperson Mr. Romeo A. de Jesus is one of the 12 Most Outstanding Bulakenyos who were given recognition thru this prestigious award in the field of community service at One Grand Pavilion Events Place, Blas Ople Diversion Road, Brgy. Bulihan last September 15, 2022.

Other awardees include Former Governor of Bulacan - Roberto “Obet” Pagdanganan of Calumpit (Public Servant); Mr. Yolanda C. Riguer of Angat (Agriculture); Marciano E. Par, Jr. of Norzagaray (Bulakenyo Expatriate); Romeo L. Dela Rosa, SFRIM, FRIEdr of Plaridel (Education); Darlyn L. Calderon of Pulilan (Entrepreneur); Jessie Khing D.G. Lacuna, Oly of Pulilan (Sports); Dr. Julius Caesar V. Sicat of San Ildefonso (Science and Technology); and many more.

We also witnessed how Bulacan Government Officials sincerely expressed their gratitude to the new batch of modern-day heroes for their invaluable contribution to the community and country. The awardees also took their Oath as new members of Dangal ng Bulacan Foundation, Inc. officiated by its President.



Several officers and staff of the cooperative were able to attend in this event to acknowledge another milestone that San Jose Koop has achieved through our Chairperson Romeo A. de Jesus. It is indeed a fulfilling undertaking for the cooperative that has been committed to its objectives and principles by serving the members and the community.



Above all, we thank our Creator for providing the cooperative guidance to lead us towards success and triumphs for many more years to come.



San Jose Koop Health *and* Wellness Clinic Re Opening

By: Darryl Mykhael C. Cruz

Sa nakalipas na mahigit dalawang taon na pakikipag-laban sa Covid-19 virus na nakaapekto sa nakararami, Ang San Jose koop Health and wellness clinic ay muling nagbukas noong Agosto 6, 2022 upang magkapagbigay muli ng serbisyong Medical para sa mga miyembro ng San Jose Koop, Ang muling pagbubukas ay naging makabuluhan sa pagkat nagkaroon tayo ng laboratory Discounts sa tulong at serbisyo ng Labpro Diagnostic Center at Eye Check up (Ophthalmologist) na dinaluhan ng ating mga regular members at Senior Citizen. Ang nasabing Eye Check up ay tulong medical para sa ating mga senior citizen na may Catarata/Eye Cataract, sa prosesong ito dumaan ang ating mga senior citizen sa screening na naka-link sa Grace Hospital and Medical Center, sila po ay ini-schedule upang maisagawa ang kanilang Eye Cataract screening and operation, nasa humigit kumulang 50 participants na mga senior citizen ang nabigyan ng pagkakataon upang magkapag-screening.

Ang San Jose Koop Health and Wellness Clinic ay bukas tuwing araw ng Sabado mula 9:00am to 12:00nn sa ating opisina sa San Jose Koop Tungkong Mangga Satellite Office (walk-in members are welcome), ang lahat ng miyembro ng San Jose Koop ay maaring Makapagpa-Check-up ng libre, ito ay isa sa mga benepisyo bilang isang miyembro at taga pagtangkilik ng San Jose Koop. Ang mga serbisyong medical ng San Jose Koop ay ang mga sumusunod:

- Basic General Check – up
- Request for Laboratory Test
- Request for Prescription
- Reading of Laboratory Results
- Reading of Diagnostic Results
- Blood Pressure/Pulse Ox meter Monitoring
- Blood Sugar Test

Muli, inaanyayahan ang lahat na mas pag-ibayuhin pa natin at tangkilin ang San Jose Koop upang mas mapalawig natin ang serbisyong medical para sa mga miyembro ng San Jose Koop. Ibayong pag iingat sa lahat at Mabuhay!

Livelihood Seminar

Ni: Ruth D. Lim, Chairperson/EdCom

Sa nagdaan higit sa dalawang taon, ang coronavirus (Covid-19) nakaapekto sa ating lahat at sa buong mundo. Nilimitahan ng Covid-19 ang ating kakayahan na magsagawa ng tulong at mga aktibidad para sa ating mga kasapi at sa bayan. Ang San Jose Koop ay kasalukuyan ipinagpatuloy ang anumang magandang adhikain at adbokasiya upang maipaabot ang programa sa ating kasapi kahit nahaharap pa din tayo sa kasalukuyang pagsubok sa pandemya.

Ang ating kooperatiba ay nagtakda ng mga pag-aaral at pagsasanay para sa mga kasapi na nais magkaroon ng hanapbuhay o pagkakakitaan kahit nasa kanilang mga tahanan.

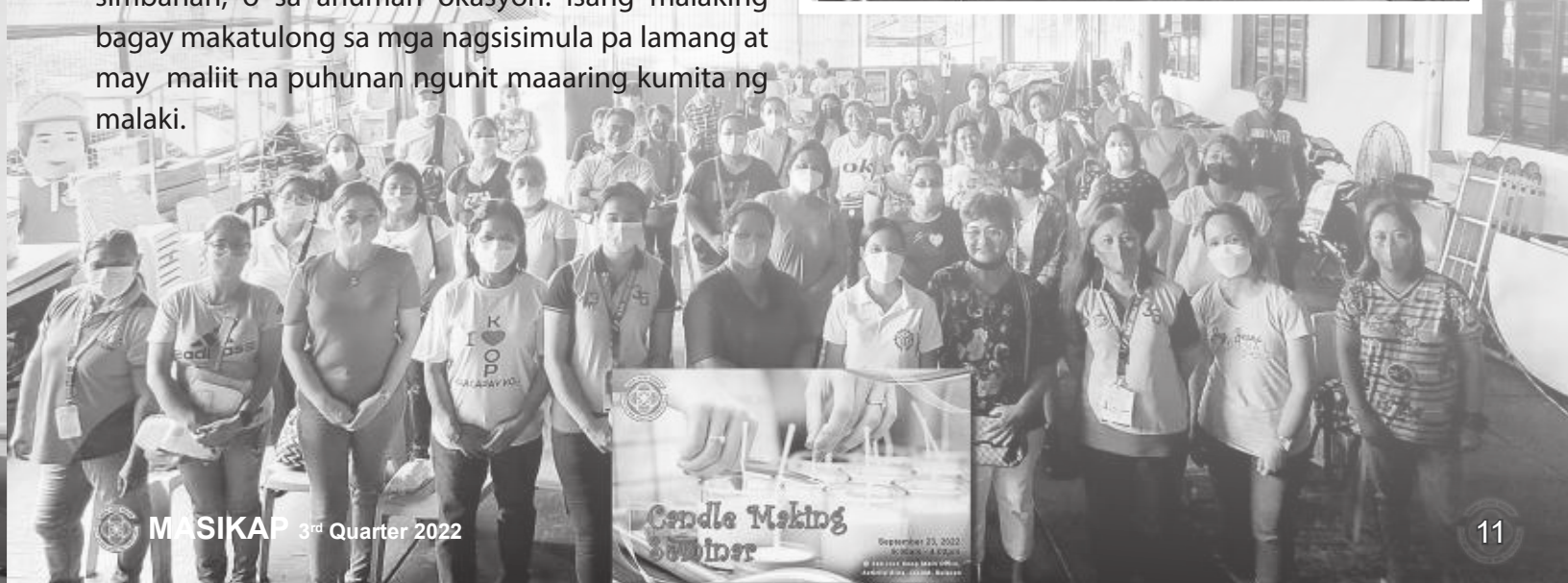
Sa pamamagitan ng ating mga programa sa taong 2022, ang ating kooperatiba ay nag-aanyaya ng 40 kasapi sa bawat seminars na nakatakda. Ang CANDLE MAKING noong Setyembre 23, 2022 at MEAT PROCESSING noong Setyembre 30, 2022. Dito makikita kung gaano kasigla, kasigasig at gustong matuto nang ating mga kasapi sa bawat seminars nakanilang kinabibilangan.

Ang Candle Making ay isang bagay na magagamit sa kapanahunan natin lalo na tuwing Undas, sa simbahan, o sa anumang okasyon. Isang malaking bagay makatulong sa mga nagsisimula pa lamang at may maliit na puhunan ngunit maaaring kumita ng malaki.

Ang Meat Processing ay isang pagkain na kadalasan ito'y madaling ihain sa hapag kainan lalo sa almusal at baon ng mga bata sa eskwelahan. Sa halip ay bumibili tayo ng frozen meat tayo na lang ang gagawa. Siguradong nakatipid at safe pa. Marami ang gustong matuto at isang oportunidad na magkaroon din ng negosyo sa kaunting puhunan.

Ang ating minamahal na San Jose Koop ay masigasig sa ganitong mga gawain at masayang nagbibigay ng kaalaman para sa mga kasapi na nangangailangan. Sa ating patuloy na pagtangkilik ng mga serbisyo ng ating kooperatiba ay tiyak na malayo pa ang ating mararating at marami pa ang mabibigyan ng tulong.

Mabuhay ang SAN JOSE KOOP ang ating Kooperatiba. Mabuhay ang mga KASAPI ng kooperatiba.




FINANCIAL HIGHLIGHTS

AS OF SEPTEMBER 2022

Total Assets	3.31 B
Loan Receivable (Net)	1.34 B
Deposits Liabilities	2.05 B
Other Liabilities	113.81 M
Members Equity	845.62 M
General Reserve Fund	162.34 M
Net Surplus	76.86 M
Gross Revenue	183.14 M
Portfolio at Risk (PAR 1)	9.38%
Portfolio at Risk (PAR 30)	7.09%
COOP PESOS RATING	78.8%
MEMBERSHIP	
Regular Member	52,861
Associate Member	1,291
Skylab	3,079

POLICY UPDATE

	PROCEDURES MANUAL SAN JOSE DEL MONTE SAVINGS AND CREDIT COOPERATIVE	FINANCIAL MANAGEMENT POLICIES FMP – SJDMSCC – SAVINGS PROD. <div style="border: 1px solid black; padding: 2px; display: inline-block;">Page 1 of 2</div>																								
Subject: TIME DEPOSIT SAVINGS Approved By: Board of Directors		Revised Date: May 26, 2022 Last Board Review: May 26, 2022																								
<p>Objective To provide our members a risk-free financial investment through a term deposit. To ensure that members will be able to meet their future plans and desires while being financially secured.</p> <p>Requirements</p> <ol style="list-style-type: none"> 1. All members of San Jose Koop are qualified to open this savings account 2. Must fill-out application form or deposit slip 3. Minimum deposit to open an account is P 10,000.00 																										
<p>4. Minimum share capital requirement for P1M and above time deposit shall be 1.5% or minimum of P15,000. <i>(As prescribed under Article VII Section 2 of By-Laws)</i></p>																										
<p>Characteristics</p> <ol style="list-style-type: none"> 1. An investment certificate held at a contractual term and rate is issued thereafter. 2. Must maintain minimum balance of P 10,000.00 to earn interest. 3. Additional deposits below minimum maintaining balance will also be accepted. 4. All deposit shall only be made on the day of maturity or after if the date falls on weekends or holiday. Only the following business day will be given as grace period for additional deposit with maturity that falls on weekends or holiday. 																										
<p>Interest Rate</p> <ol style="list-style-type: none"> 1. Interest rate ranges from 1.5% to 4.5% per annum depending on the amount and term of deposits. <i>(Board Reso No. 2826 S. 2022)</i> 2. If not renewed at a maturity, interest rate shall be computed based on one (1) month term. 3. If withdrawal is made before the agreed term, interest rate shall be based on regular savings deposit rate. 																										
Time Deposit – Regular Members <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th>30 days/ 1 month</th> <th>90 days/ 3 months</th> <th>180 days/ 6 months</th> <th>270 days/ 9 months</th> <th>360 days/ 12 months</th> </tr> </thead> <tbody> <tr> <td>P10,000 – 499,999</td> <td>1.5% p.a.</td> <td>1.75% p.a.</td> <td>2% p.a.</td> <td>2.25% p.a.</td> <td>2.5% p.a.</td> </tr> <tr> <td>P500,000 – 999,999</td> <td>2.5% p.a.</td> <td>2.75% p.a.</td> <td>3% p.a.</td> <td>3.25% p.a.</td> <td>3.5% p.a.</td> </tr> <tr> <td>P1M and above</td> <td>3.5% p.a.</td> <td>3.75% p.a.</td> <td>4% p.a.</td> <td>4.25% p.a.</td> <td>4.5% p.a.</td> </tr> </tbody> </table>				30 days/ 1 month	90 days/ 3 months	180 days/ 6 months	270 days/ 9 months	360 days/ 12 months	P10,000 – 499,999	1.5% p.a.	1.75% p.a.	2% p.a.	2.25% p.a.	2.5% p.a.	P500,000 – 999,999	2.5% p.a.	2.75% p.a.	3% p.a.	3.25% p.a.	3.5% p.a.	P1M and above	3.5% p.a.	3.75% p.a.	4% p.a.	4.25% p.a.	4.5% p.a.
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<ul style="list-style-type: none"> • In case of pre-termination or withdrawal be made before due date, interest rate shall be based on savings deposit rate (regular/associate) • Once partial withdrawal is made, the balance shall be considered as new placement and new CTD must be issued, same term shall apply and interest rate varies based on the remaining amount. • This policy and guidelines apply per certificate of Time Deposit. 																										

JULY

Abuluyan Program 3rd Quarter 2022

Date of Death	Name	Age	Claims	Contribution
6/27/2022	VOLANTE, PURITA BUNAO	67	29,653.40	0.70
6/29/2022	SINOY, ANA GEROMIANO	62	119,531.34	2.82
7/3/2022	CRUZ, EDUARDO VIZCONDE	70	299,951.82	7.07
7/5/2022	DAIRO, LUZVIMINDA LIM	62	29,724.10	0.70
5/27/2022	AGREGADO, AIDA LAGRADANTE	60	89,909.96	2.14
7/5/2022	ESTIMADA, JOVELYN CAMORO	50	29,724.80	0.70
7/4/2022	CAPARAS, CLARA JANE MAGNAWA	45	299,633.46	7.06
6/30/2022	CAFÉ, DENNIS JUSI	53	29,680.00	0.70
7/9/2022	ANQUILO, MARITESS SINFUEGO	52	29,762.60	0.70
7/9/2022	BADILLO, MA.THERESA DELA CRUZ	58	299,751.90	7.05
7/12/2022	GARCIA, RODOLFO MUROS	74	179,994.96	4.23
7/13/2022	BARTOLOME, LEONISA EVANGELISTA	70	299,678.72	7.04
7/31/2020	NAMORO, VICENTA BALANG	60	239,657.92	6.88
7/2/2022	WICO, HILDA FACULIN	63	89,924.04	2.12
7/16/2022	NOVILLAS, ELPEDIA VIRADOR	43	89,902.88	2.11
7/17/2022	DIMLA, EDWIN A.	52	299,960.32	7.04
3/14/2022	GALPO, ARNULFO JR RELOSA	58	59,858.90	1.45
7/24/2022	DUMALI, FELIPE PERALTA	72	149,978.79	3.51
7/23/2022	RIGUIS, ALBERTO LOBRES	53	149,954.22	3.51
7/26/2022	CRUZ, EMILIANO MAHUSAY	71	209,460.30	4.90
5/5/2022	DE LUMEN, JENILYN	53	299,662.60	7.10
7/23/2022	DIAZ, MARILYN LEAL	46	29,903.30	0.70
7/26/2022	AGAPITO, ROGELIO ADRIANO	66	299,754.61	7.01
7/27/2022	ESPINA, LEONOR JAVIER	66	299,915.84	7.01
		TOTAL	3,954,930.78	94.25

24 members

AUGUST

Date of Death	Name	Age	Claims	Contribution
7/27/2022	FERNANDEZ, LIZA GONZALES	46	147,740.50	3.05
7/30/2022	DE LEON, LEONORA BAUTISTA	47	299,803.00	7.00
7/28/2022	REY, JESUS MONTEREY	56	89,869.50	2.10
7/29/2022	HERRERA, GERARDO ZAMORA	60	149,870.00	3.50
7/31/2022	FERRER, ANALYN PACHECO	40	119,949.20	2.80
8/1/2022	ONGONION, OSCAR ANTEQUERRA	58	29,999.20	0.70
7/20/2022	MAPUSAO, PERFECTO VELASCO	79	299,697.84	7.02
8/5/2022	RIVERA, MARCELO ORTIGA	76	179,434.86	4.19
8/8/2022	GOJO CRUZ, ROGELIO BAILON	64	299,651.40	6.98
8/5/2022	CASTILLO, LEONARDO BUCATCAT	69	59,696.33	1.39
7/29/2022	GERMAN, MA. THERESA GONZALES	50	239,943.20	5.60
8/5/2022	BANABA, MANUEL ARUPAT	68	59,742.20	1.39
7/26/2022	COSEP, JOSEPH BAJON	42	59,894.80	1.40
8/10/2022	ELFA, MAXIMINO BARTOLOME	64	299,647.27	6.97
8/9/2022	DELA TORRE, VIOLETA DEE	59	119,512.20	2.78
8/4/2022	BONGALOS, RHONALYN ESTRELLA	34	89,709.07	2.09
8/14/2022	BARTOLOME, CARMEN NOLASCO	84	299,905.16	6.97
8/13/2022	DEL MUNDO, DORICA DELA TORRE	54	149,730.48	3.48
8/5/2022	ZAPATA, DAISY DE ONTOY	39	119,794.23	2.79
8/14/2022	APILADO, DIONICIO FRAGO	54	299,884.25	6.97
8/20/2022	SERRANO, DIONISIO IBAÑEZ	55	29,725.89	0.69
8/16/2022	BRIONES, AMELIA ANGELO	67	59,820.04	1.39
7/30/2022	SARMIENTO, ROSAVINIA LAZARO	57	119,963.20	2.80
11/15/2018	GOJO CRUZ, SANTOS DELOS SANTOS	69	89,616.80	2.08
8/23/2022	GARCIANO, ZANITO OTADOY		299,948.16	6.96
8/24/2022	LAZARTE, JOVITO JR GUAREZ	61	89,637.60	2.08
8/26/2022	MANGAHAS, EDUARDO DELA CRUZ	64	299,614.50	6.95
7/26/2022	SEGOVIA, FELIX TUBO	58	119,753.20	2.80
8/9/2022	RONCALES, ROLANDO CALAPANO	69	59,721.35	1.39
8/19/2022	MARTIN, CORAZON REPONIA	60	179,593.56	4.17
8/25/2022	TONDO, TEOFILA BASILAN	81	149,581.29	3.47
8/24/2022	BERNASOR, EDUARDO AMISTA	60	209,828.82	4.87
8/29/2022	ANTONIO, SUSANA SANTOS	49	299,704.85	6.95
8/29/2022	ESPAÑOLA, BERNABE DAVE	91	299,697.90	6.95
8/22/2022	GUINTO, JERRY PON PADERON	50	89,591.84	2.08
8/29/2022	APILADO, MA. BEATRIZ SISON	53	29,990.95	6.95
		TOTAL	5,839,264.64	141.75

36 members

SEPTEMBER

Date of Death	Name	Age	Claims	Contribution
9/1/2022	ROXAS, IRENEO SALVIO	82	299,690.95	6.95
9/1/2022	SAMSON, RUBEN CRUZ	52	23,905.20	5.58
9/2/2022	GENER, REYNALDO PEREZ	71	209,458.70	4.87
9/2/2022	DEL ROSARIO, FELIPE FRANCISCO	60	14,647.88	0.34
9/2/2022	ABARGOS, FRANCISCO GOJO CRUZ	58	299,941.15	6.95
9/5/2022	LAPIG, FLORENCIO EUGENIO	67	59,936.80	1.39
9/7/2022	ENOC, WESTON SIACOR	53	239,737.80	5.55
9/7/2022	BANCIFRA, DIONISIO QUIÑONES	69	299,864.70	6.95
9/8/2022	FACULIN, ARSENIO JR. SANTIAGO	67	149,782.55	3.47
9/8/2022	SILVESTRE, ANACITA ESPINOSA	67	299,759.42	6.94
9/11/2022	UCOL, ARTEMIO AGARPAO	65	29,739.69	0.69
9/13/2022	GAVARES, BEN TRIGUE	64	89,760.32	2.08
9/13/2022	LAGDAMAT, DANILO SR. FRANCISCO	70	299,981.50	6.94
9/14/2022	SAPARITA, REGINA BAITEC	81	299,916.54	6.93
9/14/2022	TRINIDAD, ROSELYN MAGSUSI	42	149,693.44	3.46
9/16/2022	HERNANDEZ, FE BALLENTOS	70	299,669.76	6.96
9/16/2022	ALFON, SALVADOR ARMEA	66	239,505.28	5.54
9/16/2022	AVELLANOSA, JOSELITO EVANGELISTA	56	29,854.23	0.69
9/16/2022	BECBEC, ADELAIDA ESPARRAGO	70	299,944.26	6.93
9/16/2022	BENEDICTO, PASTOR JR. LACSINTO	50	29,863.89	0.69
9/16/2022	DAZA, FAUSTINO ABELA	74	149,745.34	3.46
9/16/2022	DEMERIN, MARINA MARUCOT	65	299,916.54	6.93
9/16/2022	FIGUEROA, PETER ANTHONY BARDOQUILLO	62	269,392.83	6.31
9/20/2022	GERONA, EDUARDO OSDAÑA	62	59,759.52	1.38
9/21/2022	TERNOLA, HERMINIA MACADAY	68	299,746.72	6.92
9/21/2022	QUIMBA, MAXIMINO JR. QUILAÑA	68	299,947.40	6.92
9/22/2022	ARDIENTE, JUANITO VINCE	60	29,877.69	0.69
9/22/2022	BABLES, JESUS BORCENA JR	59	299,725.96	6.92
9/23/2022	FLORES, MA. LOURDES DE GUZMAN	67	119,626.68	2.76
9/27/2022	DELA CRUZ, JOHNY MIGUEL	67	29,960.45	0.65
9/28/2022	ALVAREZ, LUIS VERDAN	72	209,841.45	4.55
9/28/2022	BERNALDO, LORETO DEE	58	89,877.45	1.95
9/29/2022	CUEVA, ANGELES LAUDE	60	299,626.80	6.60
9/29/2022	BARRUN, OSCAR MARAVILLA	65	59,970.30	1.30
9/30/2022	DISQUITADO, AURORA DELA VEGA	54	29,548.80	0.64
		TOTAL	6,211,217.99	147.88

35 members

FEATURED

Online Services



ONLINE LOAN APPLICATION



ONLINE MEMBERSHIP



BANK TRANSFER



KAYA PAYMENT PLATFORM



SM BILLS PAYMENT



G-CASH



CASHLESS LOAN RELEASE

For more information please visit our official page: <https://sanjosekoop.com>

SKYLabCoop ONLINE MEMBERSHIP

Visit our official page: www.sanjosekoop.com



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Laboratory Cooperative of San Jose del Monte Savings and Credit Cooperative


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5. Attach pictures of necessary requirements
6. Choose your desired amount deposit
7. Payment options:
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 - Over the counter payment at our offices
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MASIKAP

*MAgasing Sinasalamin ang KAPatiran ng mga
MAmamayang Simbolo ng KAunlaran at Pag-asa*

MASIKAP is the official gazette of the San Jose del Monte Savings and Credit Cooperative, with the editorial office at SJDMSCC Building, San Pedro St. Poblacion 1, City of San Jose del Monte, 3023 Bulacan, Philippines. For inquiries, comments, suggestions or contributions, call us (044) 815-21-66 and 307-0526, telefax 913-7744, E-mail at sanjosekoop1987@gmail.com or visit us at www.sanjosekoop.com

List of Acquired Assets Available for SALE

INVITATION TO BID

San Jose Koop invites interested bidders to purchase property through sealed public bidding in an “as is, where is” basis.

Brief Description of Property:

TITLE NO.	LOCATION	AREA SQ.M.	CLASSIFICATION	MIN. BID
040- 2015001434	Brgy San, Pedro Area F. Sapang Palay Csjdm	331 S.Q.M	Residential	993,000.00
040-2018006661	Sitio Gulod, Brgy San, Vicente, Sta. Maria	2,000 S.Q.M	Residential	3,000,000.00
040-2018011529	Brgy Kaypian, Csjdm	444 S.Q.M	Residential	1,332,000.00
040-2016031897	Brgy San Martin III Csjdm	224 S.Q.M	Residential	672,000.00
040-2019027467	Kamandalaan, Brgy Muzon, Csjdm	1000 S.Q.M	Residential	3,500,000.00
040-2018011527	Brgy Tigbe N. Garay, Bulacan	333 S.Q.M	Residential	1,200,000.00
040-2019027466	Road 12, Brgy Minuyan III Csjdm	108 S.Q.M	Residential	400,000.00
040-2019027468	Brgy Bagong Buhay II, Area B. Csjdm	657 S.Q.M	Residential	1,314,000.00

Interest Rates

Time Deposit - Regular Members					
	30 days / 1 month	90 days / months	180 days / 6 months	270 days / 9 months	360 days / 12 months
P10,000 - 499,999	1.5% p.a	1.75% p.a	2% p.a	2.25% p.a	2.50% p.a
P500,000 - 999,999	2.5% p.a	2.75% p.a	3% p.a	3.25% p.a	3.50% p.a
P1M - and above	3.5% p.a	3.75% p.a	4% p.a	4.25% p.a	4.50% p.a

- In case of pre-termination or withdrawal is made before due date, interest rate shall be based savings deposit rate (regular/associate).
- If not renewed at maturity, interest rate shall be computed based on one(1) month term.
- Once partial withdrawal is made, the balance shall be considered as new placement, same term shall apply and interest rate varies based on the remaining amount.
- This Policy applies per certificate of Time Deposit.

Regular and Other Savings: 1% net per annum